

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10708840	
	Filing Date		2004-03-26	
	First Named Inventor	Blayn Beenau		
	Art Unit	3621		
	Examiner Name	Kamal, Shahid		
Attorney Docket Number		54022.4600		

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S.PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

FOREIGN PATENT DOCUMENTS								Remove
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button.

Add

NON-PATENT LITERATURE DOCUMENTS			Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708840
Filing Date	2004-03-26
First Named Inventor	Blayn Beenau
Art Unit	3621
Examiner Name	Kamal, Shahid
Attorney Docket Number	54022.4600

1	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
2	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
3	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
4	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>
5	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
6	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
7	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
8	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
9	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
10	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
11	Non-Final Office Action issued 4/20/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708840
Filing Date	2004-03-26
First Named Inventor	Blayn Beenau
Art Unit	3621
Examiner Name	Kamal, Shahid
Attorney Docket Number	54022.4600

12	Final Office Action issued 9/8/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
13	Advisory Action issued 11/10/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
14	Non-Final Office Action issued 1/18/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
15	Final Office Action issued 9/25/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
16	Notice of Allowance issued 2/2/2007 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
17	Examiner's Report dated 10/5/2006 for AU2002318293	<input type="checkbox"/>
18	Office Action dated 6/28/2007 in CA 2,452,351	<input type="checkbox"/>
19	Office Action dated 4/25/2008 in CA 2,452,351	<input type="checkbox"/>
20	Supplemental Search Report dated 11/16/2004 for EP02748120.9	<input type="checkbox"/>
21	Examination Report dated 3/8/2005 for EP02748120.9	<input type="checkbox"/>
22	Examination Report dated 2/8/2006 for EP02748120.9	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10708840
Filing Date		2004-03-26
First Named Inventor	Blayn Beenau	
Art Unit	3621	
Examiner Name	Kamal, Shahid	
Attorney Docket Number	54022.4600	

23	Examination Report dated 10/24/2007 for EP02748120.9	<input type="checkbox"/>
24	Office Action dated 3/9/2006 in JP2003-513257	<input type="checkbox"/>
25	Office Action dated 10/20/2006 in JP2003-513257	<input type="checkbox"/>
26	Office Action dated 8/1/2007 in JP2003-513257	<input type="checkbox"/>
27	Office Action dated 1/29/2008 in JP2003-513257	<input type="checkbox"/>
28	Office Action dated 7/11/2007 for MX PA/a/2004/000253	<input type="checkbox"/>
29	Office Action dated 1/27/2005 in NZ530497	<input type="checkbox"/>
30	ISR dated 12/30/2002 for PCT/US02/0219903	<input type="checkbox"/>
31	Office Action dated 12/30/2005 for CN02813783.3	<input type="checkbox"/>
32	Office Action dated 5/16/2007 for CN02813783.3	<input type="checkbox"/>
33	Non-Final Office Action mailed 2/8/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708840
Filing Date	2004-03-26
First Named Inventor	Blayn Beenau
Art Unit	3621
Examiner Name	Kamal, Shahid
Attorney Docket Number	54022.4600

34	Final Office Action mailed 6/13/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
35	Advisory Action mailed 8/19/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
36	Office Action dated 1/29/2007 for CA2458143	<input type="checkbox"/>
37	Office Action dated 12/19/2007 for CA2458143	<input type="checkbox"/>
38	Supplemental Search Report dated 5/26/2006 for EP03763325.2	<input type="checkbox"/>
39	Examination Report dated 10/26/2006 for EP03763325.2	<input type="checkbox"/>
40	Office Action dated 8/3/2006 in JP2004-562629	<input type="checkbox"/>
41	Office Action dated 3/8/2007 in JP2004-562629	<input type="checkbox"/>
42	Final Office Action dated 10/4/2007 in JP2004-562629	<input type="checkbox"/>
43	ISR dated 4/22/2004 for PCT/US03/21279	<input type="checkbox"/>
44	Office Action dated 10/4/2007 for JP2007-026166	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10708840
Filing Date		2004-03-26
First Named Inventor	Blayn Beenau	
Art Unit	3621	
Examiner Name	Kamal, Shahid	
Attorney Docket Number	54022.4600	

45	Non-Final Office Action issued 3/26/2008 in U.S. Serial No. 10/905,005	<input type="checkbox"/>
46	Non-Final Office Action issued 11/1/2006 in U.S. Serial No. 10/905,006	<input type="checkbox"/>
47	Notice of Allowance issued 7/12/2007 in U.S. Serial No. 10/905,006	<input type="checkbox"/>
48	Non-Final Office Action issued 6/20/2006 in U.S. Serial No. 10/318,480	<input type="checkbox"/>
49	Notice of Allowance issued 1/24/2007 in U.S. Serial No. 10/318,480	<input type="checkbox"/>
50	Supplemental Notice of Allowance issued 3/13/2007 in U.S. Serial No. 10/318,480	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.